



## College Funding Strategies for Students with Disabilities

Attending college can be an exciting and enriching experience. It can also be a costly one. In addition to tuition, fees, books, and supplies, other expenses to think about include room and board, health insurance, transportation, and spending money. In 2006-2007, the average total annual cost for a four-year public university was \$5,836 and for a four-year private university \$22,218. That means that your cost for four years of school could range from \$23,000 to \$88,000. Don't let the costs scare you. You can meet college costs through a combination of financial aid and other outside funding resources.

Financial aid is available to help students and their families pay for or supplement payment of educational expenses after high school. Common forms of financial aid include grants, loans, work-study, and scholarships. Students with disabilities may also be eligible for disability-related federal and state programs that offer financial support. Many students use a combination of these financial aid resources.

It is important to remember that financial aid results in a partnership of the student, parents, postsecondary educational institutions, state and federal governments, and/or private organizations. Such a partnership requires cooperation, communication, and an understanding by each of their responsibilities within the financial aid process.

The financial aid office at the school you plan to attend is a good place to begin your search for financial aid information. The financial aid administrator can tell you about student aid available from your state, the school itself, and other sources.

### Federal Student Aid Programs

The programs described below are administered by the U.S. Department of Education and provide billions of dollars each year to students attending postsecondary schools. Not all schools participate in all federal student aid programs. Check with

your high school guidance counselor or the financial aid officer at a postsecondary institution to make sure your destination school participates in the federal program(s) you are interested in.

**Federal Pell Grants** are available to undergraduate students only and they do not have to be repaid.

**Federal Stafford Loans** are based on financial need, are available to both undergraduate and graduate students, vary in maximum value each year of study, and must be repaid. The interest rate is variable. If you qualify (based on need) for a subsidized Stafford loan, the government will pay the interest on your loan while you are in school, during grace periods, and during any deferment periods.

**Federal PLUS Loans** are unsubsidized loans made to parents. If you are independent or your parents cannot get a PLUS loan, you are eligible to borrow additional Stafford Loan funds. The interest rate is variable.

**Campus-Based Programs** are administered by participating schools. Three of these programs are described below.

- **Federal Supplemental Educational Opportunity Grants** are grants available for undergraduates only and range in value.
- **Federal Work Study** provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.
- **Perkins Loans** are low-interest loans that must be repaid; the maximum annual loan amount is greater for graduate students than for undergraduate students.

For more information on federal student aid programs consult <http://www.studentaid.ed.gov/> or call the Federal Student Aid Information Center at 800-433-3243 or 800-730-8913 (TTY). An online application can be found at <http://www.fafsa.ed.gov/>.



## Supplemental Security Income (SSI) and Plan for Achieving Self Support (PASS)

SSI is a program that pays monthly benefits to people with low incomes and limited assets who are sixty-five years of age or older, are blind, or have other disabilities. Children can qualify if they meet Social Security's definition of disability for SSI children and if their income and assets fall within the eligibility limits.

As its name implies, Supplemental Security Income supplements a person's income up to a certain level. The level varies from one state to another and may increase each year to reflect changes in cost-of-living. Your local Social Security office can tell you about SSI benefit levels in your state.

Parent income and assets are considered when deciding if a child under eighteen qualifies for SSI. This applies to children who live at home or who are away at school but return home occasionally and are subject to parental control. When a child turns eighteen, parent income and assets are no longer considered when determining eligibility for SSI. Therefore, a child who was not eligible for SSI before his or her eighteenth birthday may become eligible at age eighteen.

The Social Security Administration may also approve a Plan for Achieving Self Support (PASS), in which a student is able to set aside income and resources that are being used toward a specific vocational goal (such as college tuition) and still receive SSI payments. However, be aware that earnings from employment may affect SSI benefits.

For more information on SSI and PASS, contact your local Social Security Administration office or consult <http://www.ssa.gov/disability/>.

## State Vocational Rehabilitation Services

Your state vocational rehabilitation (VR) office helps people with disabilities prepare for, obtain and retain employment. Vocational rehabilitation

programs are custom-designed for each individual. Typically, you may be eligible for services if a VR counselor determines that you meet all of the following three conditions:

1. You have a physical or mental disability. The VR counselor must verify the disability by getting copies of medical records or by having you complete tests, examinations, and/or evaluations to verify the disability.
2. Your disability prevents you from getting or keeping a job.
3. You require vocational rehabilitation services to get or keep a job that matches your strengths, resources, priorities, concerns, abilities, capabilities, interests, and choices.

A state VR agency provides a wide range of services for helping clients get or keep jobs. VR services include assessment services, counseling and guidance, training (school), job related services, rehabilitation technology (assistive technology), independent living, and a variety of support services.

To locate a state vocational rehabilitation office near you, consult the state government listings in your phone book under "Vocational Rehabilitation" or consult <http://www.jan.wvu.edu/sbses/vocrehab.htm>.

## Other State Programs

Nearly all states offer financial assistance in the form of state grants and loans. Details and information can be obtained from a college financial aid office or a high school guidance counselor. To find out which agency in your state may offer financial assistance for higher education, consult <http://www.ed.gov/Programs/bastmp/SHEA.htm>.

## Other Scholarships

Scholarships are gifts and awards based on a student's academic achievement, background, or other criteria. Disability-specific scholarships are quite limited. Students with disabilities are encouraged to also pursue scholarships open to other students.



A good first step in your scholarship search is to start locally. Check with your parents, employers, and local organizations. Below you'll find other resources that may help you locate financial aid. Be sure to check with your high school guidance counselor, your college or university's financial aid office, the department chairman at your chosen school, and your college or local library.

**Employers.** Parents can check with personnel administrators to see if their employers offer financial aid, tuition reimbursement, and /or scholarships for employee's children. Many large companies offer such benefits. If you are employed or volunteering, ask your company if they offer scholarships. Also, check local and national disability organizations for scholarship resources.

**Organizations.** Are you or your parents involved with any professional or social organizations such as Boy Scouts, Girl Scouts, Rotary International, or Elks Club? Many organizations offer scholarships. The Elks Club, for example, offers millions of dollars each year in scholarships for graduating high school students. Is a parent a member of a Union? Major labor unions (AFLCIO, Teamsters, etc.) offer scholarships for members and their dependent children. If you are not a member of an organization, check with organizations that are related to your chosen field of study. For example, if you plan to study aeronautical engineering, check with the American Institute of Aeronautics and Astronautics. This organization offers dozens of undergraduate scholarships each year.

**Religious Groups.** Your church or synagogue may have scholarships available. If your local congregation does not offer scholarships, check with the headquarters of your religious affiliation, if applicable.

**Chamber of Commerce.** Your local Chamber of Commerce may be able to offer small grants or scholarships to local students, especially if you are planning on pursuing a career in business.

**Take the PSAT!** The Preliminary SAT /National Merit Scholarship Qualifying Test is a co-sponsored program by the College Board and National Merit Scholarship Corporation (NMSC). The

PSAT /NMSQT gives you practice for the SAT, but it also gives you a chance to qualify for scholarship and recognition programs.

**Search the Web!** Using Internet search engines, run searches on "scholarships," "financial aid," "grants," "colleges," etc.

**AmeriCorps** is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. AmeriCorps jobs are open to U.S. citizens, nationals, or lawful permanent residents aged seventeen or older. Members serve full- or part-time over a ten- to twelve-month period. Participants receive an education award to pay for college or graduate school, and /or to pay back student loans. They also receive health insurance, training, and student loan deferment. For more information on AmeriCorps, call 1-800-942-2677 (TTY 1-800-833-3722) or consult <http://www.americorps.org/>.

## General Financial Aid Resources

The websites listed below provide information about financial aid resources and scholarships that college-bound students with disabilities and parents might find useful. This list is updated regularly. Please send comments, corrections, and new information to [doit@u.washington.edu](mailto:doit@u.washington.edu).

### Financial Aid Information

- <http://www.collegeboard.com/>
- <http://www.ed.gov/>
- <http://finaid.org/>
- <http://www.wiredscholar.com/>

### General Scholarship Lists

- <http://www.collegeboard.com/student/pay/scholarships-and-aid/index.html>
- <http://www.collegenet.com/mach25>
- <http://www.fastaid.com/>
- <http://www.fastweb.com/>
- <http://www.freschinfo.com/>
- <http://www.internationalscholarships.com/>
- <http://scholarshipexperts.com/>



- <http://www.scholarship-page.com/>
- <http://www.srnexpress.com/>

## **Disability-Related Scholarships**

### **General**

ADA Abilities Scholarship Program

Bank of America

864-268-3363

[http://www.scholarshipprograms.org/bada/bada\\_2005\\_ins.htm](http://www.scholarshipprograms.org/bada/bada_2005_ins.htm)

Incight Go Getter Scholarship

Incight

971-244-0305

<http://www.incight.org/incightscholarship.html>

Lions Club International

(Check with your local chapter)

<http://www.lionsclubs.org/>

Student Aid Award

Venture Clubs of the Americas

<http://www.goldenwestregion.org/GWR/>

[Venture%20GWR/ventureclubsofthegwr.htm](http://www.goldenwestregion.org/GWR/Venture%20GWR/ventureclubsofthegwr.htm)

Student Award Program

Foundation for Science and Disability, Inc.

<http://www.as.wvu.edu/~scidis/organize/fsdinfo.html>

Undergraduate Scholar Program

Central Intelligence Agency

703-482-0623

[https://www.cia.gov/careers/jobs/view-all-jobs/](https://www.cia.gov/careers/jobs/view-all-jobs/undergraduate-scholarship-program.html)

[undergraduate-scholarship-program.html](https://www.cia.gov/careers/jobs/view-all-jobs/undergraduate-scholarship-program.html)

### **Hearing Loss/Deafness**

AG Bell Financial Aid and Scholarship Program

Alexander Graham Bell Association for the Deaf  
and Hard of Hearing

202-337-5220

202-337-5221 (TTY)

[http://www.agbell.org/DesktopDefault.aspx?p=College\\_Scholarship\\_Awards](http://www.agbell.org/DesktopDefault.aspx?p=College_Scholarship_Awards)

Graduate Fellowship Fund

Gallaudet University Alumni Association

202-651-5060 (Voice / TTY)

<http://www.gallaudet.edu/x2034.xml>

Hard of Hearing and Deaf Scholarship

Sertoma International

816-333-8300

<http://www.sertoma.org/%5EScholarships/Scholarships.htm>

Minnie Pearl Scholarship Program

The EAR Foundation

800-545-7373 (HEAR)

615-627-2724 (voice / TDD)

[http://www.earfoundation.org/education.asp?content=minnie\\_pearl\\_scholarship](http://www.earfoundation.org/education.asp?content=minnie_pearl_scholarship)

### **Visual Impairments**

AFB Scholarships

American Foundation for the Blind

800-232-5463

<http://www.afb.org/scholarships.asp>

American Council of the Blind

202-467-5081

<http://www.acb.org/>

CCLVI Scholarships

Council of Citizens with Low Vision International

800-733-2258

<http://www.cclvi.org/scholars.htm>

CRS Scholarship

Christian Record Services for the Blind

402-488-0981

<http://services.christianrecord.org/scholarships/index.php>

Ferrell Scholarship

Association for Education and Rehabilitation of  
the Blind and Visually Impaired

877-492-2708

<http://www.aerbvi.org/modules.php?name=Content&pa=showpage&pid=77>

Lighthouse Scholarships

Lighthouse International

212-821-9428

<http://www.lighthouse.org/aboutus/lighthouse-events/scholarships-and-career-awards/>





Mary P. Oenslager Scholastic Achievement Award  
Recording for the Blind and Dyslexic  
609-452-0606  
[http://www.rfbd.org/applications\\_awards.htm](http://www.rfbd.org/applications_awards.htm)

NFB Scholarships  
National Federation of the Blind  
404-371-1000  
[http://www.nfb.org/nfb/scholarship\\_program.asp](http://www.nfb.org/nfb/scholarship_program.asp)

### **Physical Impairments**

1800Wheelchair.com  
800-320-7140  
<http://www.1800wheelchair.com/Scholarship/>

ChairScholars Foundation  
813-920-1981  
<http://www.chairscholars.org/>

ELA Foundation Scholarship  
Ethel Louise Armstrong Foundation  
626-398-8840  
<http://www.ela.org/scholarships/scholarships.html>

National MS Society Scholarship Program  
National Multiple Sclerosis Society  
800-344-4867  
<http://www.nationalmssociety.org/Scholarship.asp>

SBA Scholarship Program  
Spina Bifida Association of America  
202-944-3285 ext. 23  
<http://www.sbaa.org/site/c.liKWL7PLLrF/b.2664425/apps/s/content.asp?ct=3727653>

### **Health Impairments**

HFA Educational Scholarship  
Hemophilia Federation of America  
800-230-9797  
<http://www.hemophiliafed.org/site30.php>

IDF Scholarship Program  
Immune Deficiency Foundation  
800-296-4433  
<http://www.primaryimmune.org/services/scholarship.htm>

Kevin Child Scholarship  
National Hemophilia Foundation  
800-424-2634 ext. 3700  
<http://www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=53&contentid=35>

Scholarships for Survivors Program  
Patient Advocate Foundation  
800-532-5274  
<http://www.patientadvocate.org/events.php?p=69>

Solvay Pharmaceuticals  
CREON® Family Scholarship Program  
770-578-9000  
<http://www.solvaypharmaceuticals-us.com/products/cfscholarships/>

Ulman Cancer Fund for Young Adults  
888-393-3863 (FUND)  
<http://www.ulmanfund.org/Services/Scholarship/20072008CollegeScholarshipApplication/tabid/325/Default.aspx>

### **Learning Disabilities**

Ann Ford Scholarship  
National Center for Learning Disabilities  
888-575-7373  
<http://www.nclld.org/content/view/725/508/>

Anne & Matt Harbison Scholarship  
P. Buckley Moss Society  
540-943-5678  
<http://www.mossociety.org/page.php?id=30>

Learning Through Listening Award  
Recording for the Blind and Dyslexic  
609-452-0606  
[http://www.rfbd.org/applications\\_awards.htm](http://www.rfbd.org/applications_awards.htm)

Hydrocephalus Association  
888-598-3789  
<http://www.hydroassoc.org/services/scholarship.html>

### **Mental Health**

Lilly Reintegration Scholarship  
Lilly  
800-809-8202  
<http://www.lilly.com/about/awards/scholarship.html>



## Selected Publications

### **Financial Aid for the Disabled and Their Families, 2006-2008**

This book identifies funding and financial aid resources for high school kids and older with disabilities as they relate to education, career development, training, assistive technology, etc. The directory includes many financial aid opportunities and entries are grouped by both type of disability and type of funding. Obtain order information at Reference Service Press, 916-939-9620, or <http://www.rspfunding.com/catalog/item/1414261/878449.htm>.

### **Dollars for College: The Quick Guide to Financial Aid for Students with Disabilities**

This book is one in a series about funding a college education. The focus of this particular guide is on funding opportunities for students with disabilities. The book can be purchased through Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; 301-946-2553.

## About DO-IT

DO-IT (Disabilities, Opportunities, Internetworking, and Technology) serves to increase the successful participation of individuals with disabilities in challenging academic programs such as those in science, engineering, mathematics, and technology. Primary funding for DO-IT is provided by the National Science Foundation, the State of Washington, and the U.S. Department of Education. This publication is based upon work supported by the National Science Foundation (Grant No. 9550003) and the U.S. Department of Education (Grant No. H324M990010). Any questions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the federal government. For further information, to be placed on the DO-IT mailing list, or to request materials in an alternate format, contact:

DO-IT  
University of Washington  
Box 355670  
Seattle, WA 98195-5670  
[doit@u.washington.edu](mailto:doit@u.washington.edu)

<http://www.washington.edu/doit/>  
206-221-4171 (FAX)  
206-685-DOIT (3648) (voice/TTY)  
888-972-DOIT (3648) (toll free voice/TTY)  
509-328-9331 (voice/TTY) Spokane  
Director: Sheryl Burgstahler, Ph.D.

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